



# Gearing Up For Your Transitions

## Financial Aid – Develop your Plan

College costs can be scary. Use tools to help find the real cost of college and estimate how financial aid can help you pay for school.

Are you eligible for financial aid? Financial aid programs are most often based on financial need. Most students qualify for some type of financial aid. Some forms of aid have to be paid back others such as Pell Grants do not have to be paid back.

Follow these steps to ensure you receive the financial aid for which you or your children are eligible.

### FAFSA

Early filing of the [FAFSA](#) (Free Application for Federal Student Aid) is critical. Get this done as soon as possible.

This national application is the first step in the financial aid process. Most schools use the FAFSA to determine students' financial aid. The FAFSA determines the amount of money a student and/or family is expected to contribute toward the price of attending a postsecondary institution.

### Check out the deadlines for Delaware

[State Student Financial Aid Deadlines](#) vary. State or school funds may become depleted. Applying early is the best way to ensure you receive the most financial aid.

### FAFSA4caster- College Cost Worksheet

Take advantage of the [FAFSA4caster](#) -

This tool gives parents and students an idea of how much financial aid they may be eligible to receive. Some of the information you enter into this tool automatically transfers to your FAFSA on the Web application when you officially apply for federal student aid.

FAFSA4caster is not just a tool for high school juniors. Parents of younger students can receive early estimates, create scenarios based on future earnings, and then establish college savings strategies. Adult learners can get an idea of how much federal aid they may be eligible to receive

### Develop Your Plan

Check with the financial aid office at the school you want to attend to determine which types of aid are available to you. Some schools may also require additional forms.

Build a savings and investment strategy by knowing your higher education savings options.

Education tax credits, deductions, and exclusions from gross income are available for pursuing a college education.

### **Your Eligibility May Change Each Year**

Income and assets are key to determining your expected family contribution.

The number of family members in college can significantly affect your eligibility for aid. The more family members enrolled in higher education, the higher your need for financial assistance. When estimating your education budget, various factors may increase or decrease your eligibility for financial aid.

### **Looking Forward**

Many students feel like college is out of their reach because of the cost. Calculators can help you see the real cost of a college. And financial aid estimators can show you what aid may be available to help pay for school.

[College Board](#) - Learn about calculating expected family contribution, college savings, and student and parent loans.

[FinAid](#) - Find calculators to help you determine school costs, and how much savings and aid you'll need.

[Sallie Mae](#) - Find information about calculating expected family contribution, student budgets, college costs and savings, and student and parent loans.

[Disability Scholarships - Free College Tuition Money for Students with Disabilities](#) - Hundreds of additional grants and scholarships available for free college tuition money for students with disabilities.

[Student Loans College Scholarships and Grants](#) - A college scholarship should be top of your funding and loan list since this is money which you do not have to repay.

[College Tips for Students with Learning Disabilities](#) - A number of useful tips and information for persons with learning disabilities attending college.

[Association on Higher Education and Disability](#) (AHEAD) - AHEAD is actively involved in all facets of promoting full and equal participation by individuals with disabilities in higher education; and supporting the systems, institutions, professions, and professionals who attend to the fulfillment of an important mission.

[Students with Disabilities Preparing for Postsecondary Education](#) (OCR) The Office of Civil Rights helps you to be well informed so you can enjoy the benefits of Post-Secondary education.